LIST OF ISSUES AND PROGRAMS

APRIL 1-JUNE 30, 2015

WALR-FM KISS 104.1

COX RADIO, INC. GREENVILLE-ATLANTA, GEORGIA

PROGRAM DESCRIPTIONS

BUSINESS IN THE BLACK IS A TWO HOUR LONG MAGAZINE FORMAT

WHICH COVERS CONCERNS, ISSUES AND EVENTS IN THE METROPOLITAN ATLANTA AREA AS WELL AS NATIONAL ISSUES OF CONCERN AND EVENTS THAT INCLUDE THE CITY OF GREENVILLE, THE STATION'S CITY OF LICENSE. THIS PROGRAM CARRIES 5-6 INTERVIEWS PER WEEK AND RUNS FROM 5AM-7AM EVERY SUNDAY. HOSTED BY PUBLIC AFFAIRS DIRECTOR, TWANDA BLACK.

Twanda.Black@coxinc.com

PERSPECTIVES IS A 30 MINUTE PUBLIC AFFAIRS SEGMENT THAT DEALS WITH LOCAL ISSUES OT TOPICS OF PARTICULAR INTERESTS TO MINORITIES. AIRS FROM 5:30AM-6AM AND IS HOSTED BY CONDACE PRESSLEY.

Condace.Pressley@coxinc.com

ISSUES AND ANSWERS

DURING THE PERIOD APRIL 1-JUNE 30, 2015 THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WALR-FM:

RACE RELATIONS/MULTICULTURAL ARTS

HEALTH ISSUES

COMMUNITY/EDUCATION ISSUES

CHILD/TEEN ISSUES

FINANCE/BUSINESS/TECHNOLOGY

SPIRUTALITY/VALUES/SELF HELP

COMMUNITY EVENTS – WALR-FM 2ND QTR

APRIL

- 4-East Atlanta Festival
- 11-Men and Women of Distinction Health Fair at Greenbriar Mall
- 18-RaceTrac's Run for Research- Michael J. Fox Foundation for Parkinson's Research
- 24-Congressmans David Scott's Annual Job Fair
- 24-28-Twanda Black Broadcasted Live from Montego Bay, Jamaica for Prayze Factor Awards Weekend
- 25-Taste of East Point
- 26-Taste of Marietta
- 30-2015 Unite for Healthy Kids 5k Walk/Run

MAY

- 2-Twanda Black Hosted Wright Street Baptist Church Mother-Daughter Banquet
- 7-Taste of Alpharetta
- 9-Race for the Cure- Komen
- 16-Atlanta Beltline Jamboree
- 17-Twanda Black Ministered at Bethany Tabernacle, Tampa,Fl

JUNE

- 4-Annual National Baptist Congress
- 7-Twanda Black- Presented at the Women of Distinction Woman of the Year Banquet
- 7-Save the Fox 40th Anniversary Block Party
- 9-Twanda Black Hosted Students Without Mothers Scholarship Luncheon- AT&T
- 12-Twanda Black Moderated Transforming Women Entrepreneurs Breakfast
- 13-Twanda Black Presented at Dinner for Divas (Domestic Abuse)
- 19-Twanda Black Hosted Annual Salute to Black Fathers- Concerned Black Clergy
- 20-BBQ & Blues Festival at Wolf Creek
- 21-Father's Day Family Food Fest at GA Aquarium
- 27-Atlanta HBCU 5k At Piedmont Park

WALR-FM ISSUES & PROGRAMS – 2nd QTR 2015 ISSUE & DESCRIPTION DATE

TIME

LENGTH

RACE RELATIONS/MULTICULTURAL ARTS

4/19/15

5AM

17:00

BUSINESS IN THE BLACK: George Hodgman, book editor and author of Bettyville talks about moving back to Paris, Missouri (pop.1300) from New York to care for his 90 year old mother (Betty) with dementia. Hodgman deals with his mother on new life terms as well as her issues with him being gay.

4/19/15

6AM

17:00

BUSINESS IN THE BLACK: Melanie Dale, Mommy Blogger and author of Women Are Scary, discusses the difficulties of making friends with women. She says that finding a woman friend is like dating and she talks about how to keep your friends and make time for them.

4/19/15

5:30AM

25:00

PERSPECTIVES: Academy Award Winning Actress Monique, Producer/Star of the Independent Film, Blackbird BLACKBIRD tells the story of seventeen-year-old Randy (Julian Walker), a devout Christian, who, as strong as he seems on the outside, is hiding a secret inner struggle - a denial of his true self. It is not until he opens himself up to love that he discovers that becoming a man means accepting who you really are.

4/26/15

5:10AM

17:00

BUSINESS IN THE BLACK: Sasha Martin, Author, Food blogger talks about her new book "Life from Scratch" where she shares her painful childhood with an unstable mother, emotionally unavailable adoptive parents and the death of her brother. Sasha fond her happiness in food from other countries.

5/17/15

5:30AM

25:00

PERSPECTIVES: Jessica Hagy, Author of The Art of War Illustrated | Pearl Cleage

THE ART OF WAR VISUALIZED: The Sun Tzu Classic in Charts and Graphs. The author of HOW TO BE INTERESTING, has released a book using her skills as an illustrator to revitalize Sun Tzu's perennial bestseller, THE ART OF WAR. In an effort to make Sun Tzu's work available to a new generation of readers, Hagy has presented her vision in diagrams, charts, and other illustrations. This results in each passage of the complete canonical text being visually interpreted.

20 years after "Blues For An Alabama Sky" first premiered at Atlanta's Alliance Theatre, the play, by Pearl Cleage, returns to the Alliance stage. The play is set during the Harlem Renaissance. Its debut performance starred Phylicia Rashad, who shined under the direction of Kenny Leon. Cleage, a longtime Atlanta resident, joins guest host Scott Slade to talk about the 20th anniversary revival of the show.

RACE RELATIONS/MULTUCULTURAL ARTS

6/7/15 5:30AM 25:00

PERSPECTIVES: Omari Hardwick, Actor; Melissa Rivers; Anderson Cooper and Andy Cohen

The drug and club drama Power returns to Starz on this weekend. Georgia native and actor Omari Hardwick talks about what viewers will see in the coming season, what takes from his time in Atlanta and the University of Georgia to work each day and plans to work on his passion project, a biopic on the poet Gil Scott Herron.

In her first interviews since the death of her mother, legendary comedienne Joan Rivers, Melissa Rivers shares a number of stories about growing up as her daughter in "The Book of Joan: Tales of Mirth, Madness and Manipulation."

AC2 is coming to the Cobb Energy Center on June 22. The show features CNN Anchor Anderson Cooper and his friend Bravo creative force and host of Watch What Happens Live Andy Cohen sharing stories about each other and how two unlikely guys talked once but never dated and ended up great friends.

6/7/15 6:10AM 15:00

BUSINESS IN THE BLACK: Harriet Evans author of "A Place For Us" talks about how a seemingly perfect family from the outside can hold secrets that are detrimental and when it's time to share the secret how everything crumbles. The UK author also addresses PTSD, unwanted pregnancy, mental illness and more.

6/20/15 5:30AM 25:00

PERSPECTIVES: Designer Brett Johnson; Dr. Johnetta Cole and Kimberla Lawson Roby

Designer Brett Johnson is founder and creative director of the Brett Johnson Collection, a distinct brand of menswear which offers premium apparel that exudes style, sophistication, and edge for the global lifestyle now available at Neiman Marcus. Brett was also an executive producer of *Lee Daniels' The Butler*, starring an Academy Award-winning cast that includes actors Oprah, Forest Whitaker, and Robin Williams. Dr. Johnetta Cole, director of the Smithsonian's National Museum of African Art and former Spelman president joins Bonnie Speed, Director of the Carlos Museum on the Emory University Campus remind us of the need to re-imagine museums in the 21st century in order to remain relevant to an increasingly diverse audience.

Kimberla Lawson Roby has a new novel for summer THE ULTIMATE BETRAYAL the 12th installment in the highly acclaimed Reverend Curtis Black series by NAACP Image Award Winner Roby. In THE ULTIMATE BETRAYAL, four years after the divorce from her second husband (the most womanizing and corrupt man she has ever known), 28-year-old Alicia Black is dating her first husband, Phillip Sullivan. Phillip is kind and a true man of God whom Alicia has hurt before by cheating on him. Alicia has worked hard to prove herself worthy of Phillip's trust once more, and when he asks her to marry him again she couldn't be happier.

RACE RELATIONS/MULTUCULTURAL ARTS

6/21/15 6AM 12:00

BUSINESS IN THE BLACK: Actor, Poet, Egpyt talks about his new one man production "Black Man-Naked Truth" where he portrays 7 characters to illustrate healing truths many black men debate daily. Egypt wants to change the climate of black love, homes and families.

6/21/15 6:10AM 17:00

BUSINESS IN THE BLACK: Paul Greenberg, author of "American Catch: The Fight for Our Local Seafood" talks about how the US owns 94,000 miles of coastline and yet 91% of the seafood Americans eat comes from abroad. A third of all the shellfish and fish we catch in the US is sold to foreign countries. Greenberg finds the basis for our nation's broken relationship and sets out to understand finally how to repair the breach.

6/28/15 5:30AM 25:00

PERSPECTIVES: Sheryl Lee Ralph; Deborah Richardson, Interim CEO for the Center for Civil and Human Rights and members of the casts of The Haves and The Have Nots and Love Thy Neighbor

Sheryl Lee Ralph, continues her 25 years of community impact within the arena of HIV/AIDS, by joining forces with Atlanta based AID Atlanta to launch the 25th anniversary of the AIDS Walk, in collaboration with the 25th anniversary of the D.I.V.A. Foundation, an internationally renowned organization created in 1990 by the original Dreamgirl in memory to the many friends she lost to HIV/AIDS. Mrs. Ralph will launch this partnership this weekend in Atlanta, Georgia in connection to National HIV Testing Day (Saturday, June 27th), encouraging individuals to get tested and know their status. Over the course of the weekend, Mrs. Ralph will engage in a series of events, using her voice to bring awareness to the immense need for wellness of mind, body and spirit and to erase stigma and educate communities about STD's including HIV/AIDS, Hepatitis C and other life threatening diseases.

This week marks the first anniversary of the opening of the Center for Civil and Human Rights, located in the heart of downtown Atlanta. The award-winning Center is a bold and interactive experience that takes people from all walks of life on a transformative personal journey to educate, inspire and empower.

Two very popular shows on the Oprah Winfrey Network are back with new episodes. Love Thy Neighbor returned Friday, June 26th at 9, and The Haves and the Have Nots returns Tuesday June 30th. Guests include Angela Robinson who plays Veronica Harrington on the Haves and the Have Nots, Gavin Houston who plays her son Gavin. From Love Thy Neighbor joining us are Palmer Williams who plays Floyd and Kendra Johnson better known on Love Thy Neighbor as Linda Mae Love-Harris, Danny's mother and Hattie's daughter.

WALR-FM ISSUES & PROGRAMS-2nd QTR 2015

ISSUES & DESCRIPTION	DATE	TIME	LENGTH
HEALTH ISSUES/GREEN			
DUCINECO IN THE DIAGK D. Name of D. Harris	4/12/15	5:00AM	17:00
BUSINESS IN THE BLACK: Dr. Norman Doidge, au of Neuroplasticity talks about the amazing process autism, ADD/ADHD dementia and other neurologic Parkinson's Awareness Month.	of neuroplastic healing	ng helps patients suffering v	vith MS, Parkinson, epilepsy, cerebral palsy,
	4/26/15	6AM	12:00
BUSINESS IN THE BLACK: Adam Macon, Campaign Southern US forests for electricity. The southeast wetlands and bottomland forests severely. The can	United States including	g Georgia is being clear cut	at an alarming rate and is impacting the
	4/26/15	6:10AM	9:00
BUSINESS IN THE BLACK: Dr. Michael Watson, As the list of the US's most destructive hungry pests. abandon on US soil. April is Invasive Plant Pests a	Invasive plants and p	ests are often brought in fr	·
	5 /3/15	5AM	10:00
BUSINESS IN THE BLACK: Dr. Caroline Apovian, a new innovative program that outsmarts the body's includes 100's of recipes, smoothies and simple ex	aging processes and		
	5/3/15	5:10AM	10:00
BUSINESS IN THE BLACK: Lung specialist, Dr. Dor others, can affect any organ in the body, but in 90 difficulty breathing and more. This disease is previous	% of cases affects the	e lungs. Symptoms may inc	lude enlarged lymph nodes, chest pain,

HEALTH / GREEN ISSUES

5/10/15 5AM 12:00 BUSINESS IN THE BLACK: Carolyn McKenzie, Founder and President of Mental Health in the African American Community talks about the 2nd Annual Mental Health Fair and Walk being held at Morehouse School of Religion on May 16th. The Health fair will be staffed with mental health doctors and will offer testing and give referrals. Mentalhealthfair.com 5/10/15 5AM 17:00 BUSINESS IN THE BLACK: Gloria Kamil, Fitness and Health Transformationist talks about her new book "Gloria's One Dish Recipes", her DVD's and classes to help Black women who are the most obese of any race in America, get rid of the weight once and for all through weight training, fasting, commitment and a healthy diet. 5/10/15 10:00 6AM BUSINESS IN THE BLACK: Dr. John Lipman, Founder and Medical Director of Atlanta Interventional Institute which focuses on women and uterine fibroids and infertility. Dr. Lipman stated that many women are losing their uterus and ability to have children, because their ob/gyns are not giving them all of their options for recovery. Uterine Fibroid Embolization offers an outpatient non-invasive procedure with no hospital stay compared to a 3-4 day stay in the hospital with a 8 week recovery with the commonly used hysterectomy. Gotfibroids.com 5/17/15 5AM 12:00 BUSINESS IN THE BLACK: Jessica Krauss, a mother whose son has Systemic Juvenile Idiopathic Arthritis talks about how there are seven different kinds of juvenile arthritis which impacts 300,000 children in the US. May is Arthritis Awareness Month. 5/17/15 6AM 10:00 BUSINESS IN THE BLACK: Dr. Reisa Sperling, Internationally known Alzheimers researcher at Harvard University and Stephanie Monroe, Director of African Americans Against Alzheimers talk about the need for participation in clinical trials. Dr. Sperling discussed a groundbreaking study that can prevent or slow down the development of Alzheimers in African Americans called the A4 Study (which is the Anti-Amylopid, a protein in the brain). They are looking for volunteers.

WALR-FM ISSUES & PROGRAMS 2ND QTR 2015

ISSUES & DESCRIPTION DATE TIME LENGTH HEALTH/GREEN ISSUES

5/17/15 6:10AM 12:00

BUSINESS IN THE BLACK: Dr. Laurie Lemieux, Women's Health Practitioner and Tamika Felder, CEO of Tamika and Friends and a cervical cancer survivor. Dr. Lemieux talks about the controversy surrounding the newest HPV versus the PAP screening and who and when they are needed. HPV screenings begin in elementary- middle school aged girls. PAP screenings begin when a young woman becomes sexually active.

6/7/15 5AM 10:00

BUSINESS IN THE BLACK: Cindy McDaniel, Sr. Vice President of Consumer Health at the Arthritis Foundation offers helpful tips on how to improve communication between doctors and patients. The Pfizer Advisory Panel conducted a survey which suggests that patients are afraid to ask questions when in the exam room and often will not ask important questions needed for better recovery outcomes.

6/14/15 5AM 12:00

BUSINESS IN THE BLACK: Dr. Cass Ingram, medicinal spice expert and health researcher talks about his new book "The Lyme Disease Cure". After a bout with Lyme Disease, Dr. Ingram discusses the symptoms and how it looks like so many other things; the response to being bitten; how to protect yourself from ticks; and his basic protocol for treating this kind of tick bite with wild spices in the form of oregano.

6/14/15 6AM 15:00

BUSINESS IN THE BLACK: Dr. Matthew Davis, Chief Medical Officer at Lupin Pharmaceuticals talks about the Crypto parasite found in pools, it is a recreational waterborne illness. One can be infected after accidentally swallowing these parasites in a pool or lake. A common symptom of parasitic illness in diarrhea that last 2-3 weeks, it cannot be treated with over the counter drugs. The incidence of Crypto has increased to 300% over the years. cdc.gov

6/14/15 5:30AM 25:00

PERSPECTIVES: PSC Commissioner Tim Echols, Don Francis Exec. Dir. Clean Cities Georgia and Carl Jackson, Georgia Power On June 30, any Georgian who wants to take advantage of the tax benefits of driving an alternative fuel vehicle must have their vehicles purchased and delivered. The Georgia Legislature eliminated the tax credits during its most recent session despite the benefit to the air we breathe and the economy.

WALR-FM ISSUES & PROGRAMS 2ND QTR 2015

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

COMMUNITY ISSUES

4/6/15

6AM

15:00

BUSINESS IN THE BLACK: Dr. John Wilson, President of Morehouse College and Rev. Dr. Raphael Warnock, Sr. Pastor of Ebenezer Church talks about the Martin Luther King International Chapel at Morehouse where many dignitaries have spoken or visited and The motto is "The dreamer may have died, but the dream lives on." The chapel is 37 years old and is now in need of a structure repair, listeners can go to restorekingchapel.com to help with this campaign.

4/12/15

5Am

12:00

BUSINESS IN THE BLACK: Eddie Champion, Dale Hill and Kenny Collins talk about the Rodbenders Bass Club and the annual anglers tournament coming up in West Point this month. The tournament includes about 150 boats with the Big Fish prize being \$6000, also includes a kids zone and prizes.

5/3/15

5:30AM

25:00

PERSPECTIVES: Ben Jackson, National Association of Letter Carriers, Angie Clawson, Atlanta Community Food Bank, Cameron Wade USPS | Tavis Smiley On May 9, the U.S. Postal Service and the National Association of Letter Carriers (NALC) sponsor a nationwide food drive to benefit Community Food Banks. In 2014, over 200,000 pounds of food were collected by local letter carriers or brought to post offices by Atlanta area residents in support of their communities.

The United States Postal Service issued a new stamp in 2015 honoring Dr. Maya Angelou on the anniversary of her death. We talk with her longtime friend, NPR commentator and Activist Tavis Smiley, who has written about his time with Dr. Angelou, My Journey with Maya.

COMMUNITY

4/12/15 6AM 10:00 BUSINESS IN THE BLACK: Taliah Waajid, CEO of Taliah Waajid natural hair care products talks about the 9th annual World Natural Hair Care Conference. The event includes hair workshops, hair shows, courses and vendors. Waajid also gave tips on how to care for natural hair for men and women. 4/19/15 5AM 6:00 BUSINESS IN THE BLACK: CeeCee Houston Toerrence, President of the League of Women Voters Atlanta-Fulton talks about their 2015 Doris Von Glahn Legislative Review Session Recap. The panel will discuss, Health, Environment and Policy. 4/19/15 5AM 6:00 BUSINESS IN THE BLACK: Dr. Elaine Archie-Booker, President of Delta Sigma Theta Atlanta Alumnae Chapter talks about sorority's Annual Health fair and 5K Heart Walk at Greenbriar Mall. The partnership with Morehouse School of Medicine will include free health screenings and health information. 5/10/15 6AM 10:00 BUSINESS IN THE BLACK: Mayor Vince Williams, Mayor of Union City talks about the Union City Community Health Fair being held may 16th with free screenings, immunizations, dental checks, Food, music and educational panels. Unioncity.org 5/17/15 10:00 5AM BUSINESS IN THE BLACK: Kathy White, Interim Executive Director talks about the 83rd Birthday Celebration of Andrew Young along with the Inaugural Andrew Young International Leadership Awards and Gala 2015. Honorees include; Director of the movie "Selma", Ava DuVernay; Alana Shepherd, Co-Founder of the Sheperd Center; Warner Williams, VP of Production for Chevron Human Energy and more. 5/17/15 6AM 5:00 BUSINESS IN THE BLACK: Herman Anderson, President of Black Veterans Helping Veterans talks about the number one need of veterans is how to acquire their benefits and understand their entitlements. BVHV is hosting a Black tie affair to raise money for the organization.

COMMUNITY

6/14/15 5AM 12:00

BUSINESS IN THE BLACK: Faye Clerk Moseley, Founder, Chair and President of FLAIR (Fashion Legacy Association for Industry Recognition) talks about the Ebony Fashion Fair Models reunion weekend coming up in Atlanta. FLAIR is comprised of over 500 female and male high fashion professional models, stylists and staff from around the world. The weekend includes workshops, a red carpet charitable event, fashion show, dinner and entertainment. flairinc.com

6/14/15 6AM 15:00

BUSINESS IN THE BLACK: Kevin Ashford, spokesperson for the 1st Family Food Fest Atlanta and owner of Catered Cakes talks about this event created to provide a multi-cultural celebration on Father's Day bringing families together in a fun atmosphere where cooks, chefs, caterers restaurants and everyday dads di

6/28/15 5AM 15:00

BUSINESS IN THE BLACK: Alonzo Bodden, comedian, actor talks about Sobriety Celebrations which works to transform the way recovery is viewed. Sobriety Celebrations is bringing its annual convention to Atlanta with a week of meetings, performances, and other events. Bodden has been sober for 25 years.

WALR-FM ISSUES & PROGR	AMS -2nd QTR 2015		
ISSUE & DESCRIPTION	DATE	TIME	LENGTH
CHILD/TEEN ISSUES			

4/12/15 6:00AM 10:00

BUSINESS IN THE BLACK: .MJ Corcoran, certified parent coach and educator, talks about this prom season and graduation and how parent meed to have "the talk" with their teens about drinking. She has a program called "Family Talk About Drinking", because most parents don't know what to say to their children.

5/3/15 5AM 12:00

BUSINESS IN THE BLACK: Lori Manns, CEO of Live Healthy and Thrive Youth Foundation, whose mission is to educate children about how to eat and live a healthy life, thus producing healthy adults. Manns talked about the 2015 Unite for Healthy Kids 5k Walk and Run to promote fitness and exercise for the entire family. This event also supports their Pinnacle Youth Scholarship Fund for students majoring in health fields.

5/3/15 6AM 23:00

BUSINESS IN THE BLACK: Jeff Henderson, CEO of Youth Business University talks about the "2015 Next Generation Anti-Bullying and Violence, Economic, Leadership and Work Force Empowerment Rally". The Rally includes talented youth in the areas of mime, choirs, gymnastics, orchestra, greek steppers and more. Attendees will also be engaged by the Allstate Teen Safe Driving Campaign and guest youth speakers.

5/24/15 6AM 10:00

BUSINESS IN THE BLACK: Suzanne Podhurst, Editor-in-Chief at Noodle, the nation's most comprehensive education website, talks about the 67 Influential Educators who are changing the way we learn in 2015. They are teachers, bloggers, administrators, policymakers, researchers, activists and innovators in ed tech, K-12, public, private, higher education and education analysis.

5/24/15 6AM 10:00

BUSINESS IN THE BLACK: Janet Wright, Advanced Program Director of YWCA talks about the 'Safety Around Water" program where the children learn fundamentals of water safety, skills, techniques and the concept of "reach, Think and Don't Go".

CHILD/TEEN ISSUES

5/31/15 6am 15:00

BUSINESS IN THE BLACK: Cheryl Burnside, Founder of Phenomenal Women's Health talks about establishing a Book Scholarship Fund for the young ladies in the Loving Me Phenomenally program. Burnside is hosting a community yard sale in Fayetteville, submitting a GoFundMe page and anyone can sign up on the Kroger Community Rewards Program to donate.

6/28/15 6AM 10:00

BUSINESS IN THE BLACK: Jodi Okun, Founder of College Financial Aid Advisors and Discover Student Loans Brand Ambassador talks about a new survey of parents whose children will be entering college in the next three years. 48% of parents say they can't afford to help with college; 80% of parents worry about how student loan debt will affect their kids in the future; 46% of parents say that children should fund at least some of the cost of college and more stats.

6/28/15 6:10AM 18:00

BUSINESS IN THE BLACK: Raymond Bamzy Manson, Jr., CEO of Bamzybaby Productions talks about his mission to reach youth in the early stages of development with books, workbooks, character Bamzybaby with his Thinking Cap. He teaches on safety, body image, bullying even a dog to talk about animal cruelty.

WALR-FM ISSUES & PROGRAMS -2ND QTR 2015

ISSUES & DESCRIPTION

DATE

TIME

LENGTH

FINANCE/BUSINESS/TECHNOLOGY

4/5/15

5AM

10:00

BUSINESS IN THE BLACK: Kerri Swope, Sr.Director & Household Tax Expert for Care.com Homepay helps to sort out our tax responsibility for household help such as; baby sitters, house keepers, nannies, dog walkers, gardeners.

4/19/15

6AM

10:00

BUSINESS IN THE BLACK: Nick Bourke, Director of Small Loans Project for Pew Charitable Trusts talks about auto title loans being used for short term loans. These loans comparable to pay day loans have unaffordable payments, extremely high interest rates (300%) and leads to a cycle of borrowing. PCT is making a recommendation to the Consumer Financial Protection Bureau for some sort of regulatory changes to protect consumers from unfair practices.

4/19/15

6:30am

25:00

BUSINESS IN THE BLACK: Cyrus Hancock, CEO of Hancock Wealth Management talks about Long Term Care Insurance. LTC Insurance is expensive but some insurance companies are adding them as a rider making it much more affordable and has the same benefits as a stand alone policy.

5/10/15

5:30AM

25:00

PERSPECTIVES: Earl Graves, Jr. President and CEO Black Enterprise

Graves discusses the 2015 Black Enterprise Entrepreneurs Summit hosted by Nationwide, May 13-16, 2015 at the Hyatt Regency Atlanta. Expect innovative sessions, high-powered speakers, and an early peek at the products, trends, and services you'll need to stay ahead of the curve. Be sure to enter our Elevator Pitch Competition to qualify for the \$10,000 grand prize.

5/17/15

6:30AM

23:00

BUSINESS IN THE BLACK: Cyrus Hancock, CEO of Hancock Wealth Management talks about Home Equity Loans versus Line of Credit and How to Fund your Start up- it matters where you get the money. Retirement funds, home equity, credit cards all have their pros and cons.

FINANCE & BUSINESS/TECHNOLOGY

5/24/15 5AM 14:00

BUSINESS IN THE BLACK: Cash Nickerson, CEO of PDS Tech, an Engineering, IT Staffing firm, talks about his unusual sources of inspiration in his new book, "Getting to Next: Lessons to Help Take Your Career to the Next Level". The book is designed around 4 key topics: Career Beginnings, Future Leaders, Trends and Reflections and seeks to enhance your employability for your next level.

5/24/15 5AM 12:00

BUSINESS IN THE BLACK: Greg Sullivan, Consumer Tech Expert for Windows Microsoft talks about beneficial tech gadgets for the graduating senior getting ready to go to college. Sullivan suggested tablets that can replace the laptop, a wearable device that can record your vitals and send reminders and more. Sullivan also gave suggestions for the Techie Father that can be found at microsoftstore.com

6/7/15 5AM 10:00

BUSINESS IN THE BLACK: Douglas Cox, Engineering manager for the ECOCar 3 competition team at Georgia Tech pits 16 colleges against each other to hybridize a 2016 Chevrolet Camaro while maintaining the muscle and performance of this iconic car. The Ga Tech team plans a high performance, energy efficient, alternative fuel car of the future in The General Motors and US Dept. of Energy ECOCar competition.

6/7/15 6AM 10:00

BUSINESS IN THE BLACK: Nancy Lewis, Co-founder of Transforming Women Entrepreneurs Breakfast featuring 3 panelists discussing, wellness, wealth and wisdom. Dr. Quinn Gentry, CEO of Messages of Empowerment; Tarra Jackson, CEO of Madam Money and Elder Latanya Onuzo, First Lady of Resurrection House for All Nations. The breakfast is held once per guarter and features women who impact their industry positively.

6/21/15 6:30AM 23:00

BUSINESS IN THE BLACK: Wealth expert, Cyrus Hancock, CEO of Hancock Wealth Management talks about "How to Retire with More Money in Your Pocket". He discussed how to budget with this formula; 50% on necessities (mortgage, car note, utilities etc.) 20% on expendables, 10% on repairs (car, house) and 20% in savings. Hancock also discussed employer savings plans and the best places to retire (Ecuador, Spain, Costa Rica, Panama, Malaysia and a few more.)

WALR-FM ISSUES & PROGRAMS – 2ND OTR 2015

ISSUES & DESCRIPTIONS DATE TIME LENGTH

SPIRITUALITY/ VALUES/SELF HELP

4/5/15 5AM 17:00

BUSINESS IN THE BLACK: Bethany Haley-Williams, executive Director of Exile International and author of the book "The Color of Grace" talks about the ministry which restores Africa's former child soldiers and children orphaned by war. These children are often ostracized in their community, labeled as murderers, they are often traumatized by what they were made to do, but Exile helps to heal them and place them in another trajectory in life.

4/5/15 6:30am 25:00

BUSINESS IN THE BLACK: Dr. Joyce Morley, psychotherapist and relationship expert talks about how to deal with bad attitudes and bad behaviors. Morley gave 10 tips on handling both.

4/12/15 6:30AM 20:00

PERSPECTIVES: Trent Shelton :On the heels of the virally successful 'See My Heart, Not My Past' t-shirt campaign and three wildly popular novels, Trent Shelton, in collaboration with triathlete and fellow motivational speaker Baylor Barbee, has released his fourth motivational e-book Know Your Circle. The former Washington Redskins player and founder of the testimonial website RehabTime.org, is continuing on his mission to inspire and aid those on a journey of self-discovery and growth.

Trent Shelton enjoyed significant success as a professional football player for the Indianapolis Colts, Washington Redskins and Seattle Seahawks before realizing his true calling as a motivational speaker and author. By utilizing his football platform, Trent has been able to effectively help people condition both their minds and bodies, and to strengthen their personal relationships with Christ by overcoming the obstacles that life may bring. His online testimonials and inspiring twitter messages have evolved into a viral phenomenon garnering over 155,000 Twitter and 183,000 Instagram followers, and 1,827,000 Facebook likes

4/12/15 6:30AM 20:00

BUSINESS IN THE BLACK: Jan Harrison, author of Life After the Storm: God Will Carry You Through talks about when her soon died while on a missions trip in Africa unexpectedly. Harrison began her process of healing and began writing about how she got through it all.

4/26/15 6:10AM 17:00

BUSINESS IN THE BLACK: .Christy Beam, author of "Miracles from Heaven- A Little Girl, Her Journey to Heaven and Her Amazing Story of Healing" tells the story of her then 9 year old daughter Annabel who had an incurable, life-threatening digestive disorder when she fell 30 feet into a rotting tree. Annabel says an angel came to take her to heaven to visit with God and when she was rescued from the tree she was healed and to this day is healed.

SPIRITUALITY & VALUES

4/26/15 6:30AM 25:00

BUSINESS IN THE BLACK: Brenetia Robinson, President of Proverbial Peace Revived talks about the tips to an Unshakeable Marriage. They are; Pray & Read Together, Make Decisions, Attend your place of Worship, Date, and Fight Fair and Godly!

5/3/15 6:10AM 18:00

BUSINESS IN THE BLACK: Kingsley Gallup, licensed professional counselor and author of "Project Personal Freedom- tips and tools for a liberated life" talks about her book which provides a year's worth of insights and action steps for finding the freedom so many seek. Gallup is also CEO of the Gallup Institute for Personal Freedom which offers counseling, Master Classes and more.

5/3/15 6:30AM 22:00

BUSINESS IN THE BLACK: Dr. Joyce Morley, psychotherapist, speaker and author talks about "Letting Go with Love". Morley says that sometimes love is not enough to stay in a relationship. Sometimes we are not meant to be with a person, but we stay longer than we need to, but there is a way to move out of the relationship with your heart intact.

5/3/15 6:30AM 22:00

BUSINESS IN THE BLACK: Dr. Joyce Morley, author, speaker, trainer and psychotherapist talks about how to let go in love and move on from relationships that are not in your best interest. Morley included relationships with your children, parents, friends and partners which we are usually emotionally attached even though it's killing us on the inside.

5/24/15 6:10AM 17:00

BUSINESS IN THE BLACK: Marshall Goldsmith, leading executive coach and author of "Triggers- Creating Behavior Change That Lasts Becoming the Person You Want to Be". We all have triggers which is stimuli that diverts us from being our very best selves. Some of our triggers are even harmful, Goldsmith tells how to recognize and get rid of them.

5/24/15 6:30AM 22:00

BUSINESS IN THE BLACK: Brenetia Robinson, Founder of Proverbial Peace Revived Ministries discusses the hurt and stress the newly divorced person goes through and the strategies to get back in the flow of living Godly and single.

SPIRITUALITY/ VALUES/SELF HELP

5/31/15 6AM 10:00

BUSINESS IN THE BLACK: Dyanne Cunningham, Lay leader at Ben Hill UMC talks about the Jazz on the Hill event to bring awareness to the fight to wipe out malaria. The United Methodist Church has been leading the charge to eradicate malaria in Africa for over 100 years. The Imagine No Malaria initiative maintains 300 clinics in Africa diagnose and treats thousands of patients.

6/7/15 6:30AM 22:00

BUSINESS IN THE BLACK: Dr. Joyce Morley, relationship expert and Psychotherapist talks about the Characteristics of Relationships Built to Last. Whether it's a love, family or friend, relationships can be difficult and they all require hard work including trust, compassion, understanding and most of all forgiveness.

6/14/15 6:30AM 25:00

BUSINESS IN THE BLACK: Charlandra Jacobs, actress and author of "Testimonial Voices of A Mother-Coping with Loved Ones that Have Passed Away to Glory" talks about how her mother raised her with a sound biblical foundation and all the challenges she's faced along the way. Jacob's shares about her belief in God and how she got through every trial, she also talks about her children, husband and acting career.

6/28/15 6:30AM 26:00

BUSINESS IN THE BLACK: Bev Davis, CEO of CornbreadMillioinaire.com talks about how she lost everything in 2010 and had to start over with her grandmother's cornbread recipe to try to save her home. Davis has released various cornbread recipes, smoothies, body lotion, journals and is now releasing an inspirational book of flowers and inspiration.